

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

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Case No.: 20-20387-CMB

Reporting Period: September, 2020

Chapter 11

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: September 2020

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	✓	
	MOR-I (INDV)	✓	
Schedule of Cash Receipts and Disbursements -	(CONT)	✓	
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR-5	✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

01/04/2021
Date

Signature of Joint Debtor

Date


Signature of Preparer

1/4/2021
Date

Peter E. Fleminger, CPA
Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Unaudited, for Management
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: September 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	16,268.71	
RECEIPTS		
Wages (Net)	7,497.89	95,880.38
Interest and Dividend Income	0.82	5.89
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		18,600.00
Total Receipts	7,498.71	114,486.27
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		21,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	377.19	10,732.19
Insurance	472.44	2,311.78
Auto Expense	50.94	712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		5,215.00
Household Expenses	1,503.50	10,452.18
Charitable Contributions		700.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	211.28	2,026.62
Gifts		
Other (attach schedule)	2,861.51	45,074.72
Total Ordinary Disbursements	5,476.86	98,224.75
REORGANIZATION ITEMS:		
Professional Fees		123.03
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	5,476.86	98,347.78
Net Cash Flow (Total Receipts - Total Disbursements)	2,021.85	16,138.49
Cash - End of Month (Must equal reconciled bank	18,290.56	

FORM MOR-1 (INDV)

Unaudited, for Management
Purposes Only

Evans, Lois Joyce

(9/99)
Case No.: 20-20387-CMB

Reporting Period: September 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit		8,400.00
Other Taxes		
Other Ordinary Disbursements		
Detail Included in General Ledger	2,861.51	45,074.72
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)

Unaudited, for Management
Purposes Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: September 2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

Unaudited, for
Management Purposes
Only

FORM MOR-5
(9/99)

Unaudited, for Management
Purposes Only

ROP450
P.O. Box 7000
Providence, RI 02940

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

10.48.11 DCS
Checking Account
Statement

1 OF 2

Beginning August 26, 2020
through September 24, 2020

AV 01 019525 79276B 57 A**5DGT
||..|.|.|||.|||.|||||.|.|..|.|.|.|.|.|.|.|.|.|.
LOIS JOYCE EVANS
113 BARRY AVE
BRADFORDWOODS PA 15015-1239

Checking

US002

SUMMARY

LOIS JOYCE EVANS

DIP CHAPTER 11

BANKRUPTCY CASE 20 20387 CMB

One Deposit Checking

Previous Balance	3,934.98
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Checks	.00 -
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Withdrawals & Debits	280.48 -
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Deposits & Credits .00 +

Current Balance 3,654.50 =

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

No deposit made.

Your next statement period will end on October 26, 2020.

Previous Balance

3,934.98

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
08/26	41.80	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
08/28	4.57	1509 Dbt Purchase - 1 Check-Fil-A #01583cranberry Twppa
09/10	50.94	1509 Dbt Purchase - 962200 Bpf9622747bp Oil 9wexford PA
09/14	30.00	1509-Dbt Purchase - 260300 Best Brows Glen Allen VA
09/21	47.33	1509 Dbt Purchase - 001 Exxonmobil 4203warrendale PA
09/21	4.76	1509 POS Debit - 430055 Market Distric Wexford PA
09/21	83.09	1509 POS Debit - 430008 Market Distric Wexford PA
09/22	5.00	1509 POS Debit - 203352 Www.CVS.Com 888-607-42 87 IN

Other Withdrawals & Debits

Date	Amount	Description
09/24	9.99	Monthly Maintenance Fee
09/24	3.00	Service Charge
		Statement Delivery

Total Withdrawals & Debits

280.48

Current Balance

3,654.50

Daily Balance

Date	Balance	Date	Balance	Date	Balance
08/26	3,893.18	09/14	3,807.67	09/22	3,667.49
08/28	3,888.61	09/21	3,672.49	09/24	3,654.50
09/10	3,837.67				

- Adding any interest earned
- Subtracting any fees or other charges

\$ _____ Current Balance

Date	Amount	Date	Amount
1997	100	1997	100
1998	100	1998	100
1999	100	1999	100
2000	100	2000	100
2001	100	2001	100
2002	100	2002	100
2003	100	2003	100
2004	100	2004	100
2005	100	2005	100
2006	100	2006	100
2007	100	2007	100
2008	100	2008	100
2009	100	2009	100
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2021	100	2021	100
2022	100	2022	100
2023	100	2023	100
2024	100	2024	100
2025	100	2025	100
2026	100	2026	100
2027	100	2027	100
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2041	100	2041	100
2042	100	2042	100
2043	100	2043	100
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2075	100	2075	100
2076	100	2076	100
2077	100	2077	100
2078	100	2078	100
2079	100	2079	100
2080	100	2080	100
2081	100	2081	100
2082	100	2082	100
2083	100	2083	100
2084	100	2084	100
2085	100	2085	100
2086	100	2086	100

[illegible]

⑤ \$ _____ Subtotal of 1 and 2

Date/ Check No.	Amount	Date/ Check No.	Amount
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S

Citizens Bank is a brand name of Citizens Bank, N.A.
888155 CPQT2100Y Smt 7.65x9.165 Rev. Dec 2018

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

• We can apply any unpaid amount against your credit limit.

Thank you for banking with Citizens Bank.



L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 08/22/20 THRU 09/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	7,608.42	4,541.07	7,110.85	10,178.20	8,831.50	0.05%	0.37
EVERYTHING SV	2,004.86	0.00	500.45	2,505.31	2,117.76	0.25%	0.45

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
08/22	POS EDIBLE ARRANGEME MC 8773637848 GA	87.99	09/03	POS CVS/PHARM 02449- PIN Wexford PA	40.31
08/23	POS AMZN Mkt US*MM1 MC Amzn.com/bill WA	29.43	09/03	ECK MACYS CITIAUTFDR AUTO PYMT	100.00
08/23	POS APPLE.COM/BILL MC 866-712-7753 CA	37.42	09/04	ADJ WWW.BOOHOO.COM MC ONLINE NY	100.10+
08/24	POS BRUSTER'S SEVEN MC SEVEN FIELDS PA	15.49	09/04	POS CVS/PHARMACY #02 MC 800-746-7287 PA	13.00
08/24	POS APPLE.COM/BILL MC 866-712-7753 CA	88.79	09/04	POS APPLE.COM/BILL MC 866-712-7753 CA	9.99
08/26	POS APPLE.COM/BILL MC 866-712-7753 CA	3.73	09/04	POS APPLE.COM/BILL MC 1111111111 CA	5.34
08/26	POS APPLE.COM/BILL MC 866-712-7753 CA	3.73	09/06	POS SAMS CLUB #6678 PIN PITTSBURGH PA	290.71
08/26	DIR NEW YORK LIFE INS. PREM.	151.00	09/07	POS PIZZA HUT 033977 MC CRANBERRY PA	25.39
08/27	POS IPHONE CITIZENSO MC BRIDGEPORT CT	64.50	09/07	POS AMZN Mkt US*MU3 MC Amzn.com/bill WA	23.95
08/27	POS RITE AID STORE - PIN WEXFORD PA	29.25	09/07	POS PAYPAL *PENGYOUK MC 4029357733 CA	230.00
08/27	POS APPLE.COM/BILL MC 866-712-7753 CA	23.51	09/07	POS VENMO MC 8558124430 NY	200.00
08/29	POS GIANT-EAG 9805 M PIN Pittsburgh PA	221.43	09/07	POS CHICK-FIL-A #038 MC WEXFORD PA	18.82
08/31	DIR CAPGEMINI REG.SALARY	3,505.18+	09/08	POS AMZN Mkt US*MU0 MC Amzn.com/bill WA	210.94
09/01	POS APPLE.COM/BILL MC 866-712-7753 CA	10.67	09/09	ECK ARMSTRONG UTII 8772775711	149.50
09/01	POS AMAZON.COM*MU97X PIN SEATTLE WA	59.50	09/10	POS APPLE.COM/BILL MC 866-712-7753 CA	10.67
09/01	POS AMZN Mkt US*MU3 MC Amzn.com/bill WA	25.43	09/12	POS BP#9622747BP OIL MC WEXFORD PA	18.88
09/02	POS AMZN Mkt US*MM3 MC Amzn.com/bill WA	25.43	09/14	POS PIZZA HUT 4473 MC 6202313390 VA	34.11
09/03	POS NORDSTROM DIRECT MC 800-285-5800 IA	67.99	09/14	POS VENMO MC 8558124430 NY	200.00
09/03	POS AMZN Mkt US*MU5 MC Amzn.com/bill WA	25.43	09/14	POS APPLE.COM/BILL MC 866-712-7753 CA	0.99
09/03	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00	09/15	DIR CAPGEMINI REG.SALARY	3,505.20+



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
09/15	POS RODANFI*LDS 4152	206.51	09/18	POS CHICK-FIL-A #038	7.62
	MC 412-5513233 CA			MC WEXFORD PA	
09/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00	09/19	POS AMAZON.COM*M45QO	180.19
	TO			PIN SEATTLE WA	
09/15	POS DUNKIN #348758 Q	8.99	09/21	POS APPLE.COM/BILL	40.59
	MC BREEZEWOOD PA			MC 866-712-7753 CA	
09/15	POS Amazon.com*M44CW	122.72	09/21	POS APPLE.COM/BILL	10.69
	MC Amzn.com/bill WA			MC 866-712-7753 CA	
09/16	ECK LIBERTY MUTUAL	321.44	09/21	INT INTEREST CREDIT	0.37+
	INSRNC PMT				
09/16	ECK VOGEL DISPOSAL S	89.00			
	AUTO PYMNT				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
09/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+	09/21	INT INTEREST CREDIT	0.45+
	FROM				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	3.07+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	3.11+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING AUGUST

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$6,030.63	\$7,369.31	\$1,579.46	\$1,827.16	\$9,196.47

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	2	.00		
-MASTERCARD PURCHASES (MC)	24	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	26	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS OR
SAMUEL EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 08/17/20 THRU 09/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	389.09	861.53	500.00	27.56	162.07	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
08/17	POS MARKET DI 155 To PIN Wexford PA	108.24	09/03	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+
08/18	POS GABRIEL BROS - P MC PITTSBURGH PA	11.98	09/03	POS MARKET DI 155 To PIN Wexford PA	165.30
08/19	POS STEIN MART #316 MC PITTSBURGH PA	44.98	09/05	POS MARSHALLS #869 MC CRANBERRY TWP PA	39.99
08/20	POS WENDYS 530 PIN GIBSONIA PA	7.48	09/07	POS EXXONMOBIL 47 MC GIBSONIA PA	25.00
08/22	POS SUNOCO 09449141 PIN GIBSONIA PA	9.26	09/11	POS MARKET DI 155 To PIN Wexford PA	93.37
08/24	POS MARKET DI 155 To PIN Wexford PA	142.80	09/11	POS MARKET DI 155 To PIN Wexford PA	34.99
08/26	POS SY8 DICKS SPORTI PIN CRANBERRY TWP PA	31.31	09/15	POS MARKET DI 155 To PIN Wexford PA	101.73
08/31	POS LOWE'S #3051 PIN PITTSBURGH PA	15.13	09/15	POS LOWES #03051* MC PITTSBURGH PA	20.97
09/02	POS WEXFORD ACE HDWE MC WEXFORD PA	9.00			

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



PAGE 2

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	747.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	.00	648.00

ACCOUNT BALANCES MAINTAINED DURING AUGUST
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$110.91-	\$118.80	\$0.00	\$0.00	\$118.80

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
-MASTERCARD PURCHASES (MC)	4	.00		
THE TOTAL CHARGE:	15	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

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REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 08/17/20 THRU 09/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

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EVERYTHING CK	389.09	861.53	500.00	27.56	162.07	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

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08/22	POS SUNOCO 09449141 PIN GIBSONIA PA	9.26	09/11	POS MARKET DI 155 To PIN Wexford PA	93.37
08/24	POS MARKET DI 155 To PIN Wexford PA	142.80	09/11	POS MARKET DI 155 To PIN Wexford PA	34.99
08/26	POS SY8 DICKS SPORTI PIN CRANBERRY TWP PA	31.31	09/15	POS MARKET DI 155 To PIN Wexford PA	101.73
08/31	POS LOWE'S #3051 PIN PITTSBURGH PA	15.13	09/15	POS LOWES #03051* MC PITTSBURGH PA	20.97
09/02	POS WEXFORD ACE HDWE MC WEXFORD PA	9.00			

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



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REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	747.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	.00	648.00

ACCOUNT BALANCES MAINTAINED DURING AUGUST
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$110.91-	\$118.80	\$0.00	\$0.00	\$118.80

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
-MASTERCARD PURCHASES (MC)	4	.00		
THE TOTAL CHARGE:	15	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER

Lois Joyce Evans

Checking, Period Ending 09/24/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	3,934.98
Checks and payments cleared (10)	-280.48
Deposits and other credits cleared (0)	0.00
Statement ending balance	<u>3,654.50</u>
Register balance as of 09/24/2020	3,654.50
Cleared transactions after 09/24/2020	0.00
Uncleared transactions after 09/24/2020	-2,902.62
Register balance as of 12/29/2020	751.88

Details

Checks and payments cleared (10)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/26/2020	Expense			-41.80
08/28/2020	Expense			-4.57
09/10/2020	Expense			-50.94
09/14/2020	Expense			-30.00
09/21/2020	Expense			-83.09
09/21/2020	Expense			-4.76
09/21/2020	Expense			-47.33
09/22/2020	Expense			-5.00
09/24/2020	Expense			-9.99
09/24/2020	Expense			-3.00
Total				-280.48

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 09/16/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	389.09
Checks and payments cleared (16)	-861.53
Deposits and other credits cleared (1)	500.00
Statement ending balance	27.56
Register balance as of 09/16/2020	27.56
Cleared transactions after 09/16/2020	0.00
Uncleared transactions after 09/16/2020	92.32
Register balance as of 12/29/2020	119.88

Details

Checks and payments cleared (16)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/17/2020	Expense			-108.24
08/18/2020	Expense			-11.98
08/19/2020	Expense			-44.98
08/20/2020	Expense			-7.48
08/22/2020	Expense			-9.26
08/24/2020	Expense			-142.80
08/26/2020	Expense			-31.31
08/31/2020	Expense			-15.13
09/02/2020	Expense			-9.00
09/03/2020	Expense			-165.30
09/05/2020	Expense			-39.99
09/07/2020	Expense			-25.00
09/11/2020	Expense			-34.99
09/11/2020	Expense			-93.37
09/15/2020	Expense			-20.97
09/15/2020	Expense			-101.73
Total				-861.53

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/03/2020	Transfer			500.00
Total				500.00

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 09/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	7,608.42
Checks and payments cleared (47)	-4,541.07
Deposits and other credits cleared (4)	7,110.85
Statement ending balance	10,178.20
Register balance as of 09/21/2020	10,178.20
Cleared transactions after 09/21/2020	0.00
Uncleared transactions after 09/21/2020	-4,822.94
Register balance as of 12/29/2020	5,355.26

Details

Checks and payments cleared (47)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/22/2020	Expense			-87.99
08/23/2020	Expense			-37.42
08/23/2020	Expense			-29.43
08/24/2020	Expense			-88.79
08/24/2020	Expense			-15.49
08/26/2020	Expense			-3.73
08/26/2020	Expense			-3.73
08/26/2020	Expense			-151.00
08/27/2020	Expense			-29.25
08/27/2020	Expense			-23.51
08/27/2020	Expense			-64.50
08/29/2020	Expense			-221.43
09/01/2020	Expense			-59.50
09/01/2020	Expense			-25.43
09/01/2020	Expense			-10.67
09/02/2020	Expense			-25.43
09/03/2020	Expense			-100.00
09/03/2020	Expense			-40.31
09/03/2020	Expense			-25.43
09/03/2020	Expense			-67.99
09/03/2020	Transfer			-500.00
09/04/2020	Expense			-5.34
09/04/2020	Expense			-13.00
09/04/2020	Expense			-9.99
09/06/2020	Expense			-290.71
09/07/2020	Expense			-200.00
09/07/2020	Expense			-230.00
09/07/2020	Expense			-23.95
09/07/2020	Expense			-25.39
09/07/2020	Expense			-18.82
09/08/2020	Expense			-210.94
09/09/2020	Expense			-149.50
09/10/2020	Expense			-10.67
09/12/2020	Expense			-18.88
09/14/2020	Expense			-0.99
09/14/2020	Expense			-34.11
09/14/2020	Expense			-200.00
09/15/2020	Transfer			-500.00
09/15/2020	Expense			-8.99
09/15/2020	Expense			-122.72

12/30/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/15/2020	Expense			-206.51
09/16/2020	Expense			-89.00
09/16/2020	Expense			-321.44
09/18/2020	Expense			-7.62
09/19/2020	Expense			-180.19
09/21/2020	Expense			-40.59
09/21/2020	Expense			-10.69

Total -4,541.07

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/31/2020	Deposit			3,505.18
09/04/2020	Deposit			100.10
09/15/2020	Deposit			3,505.20
09/21/2020	Deposit			0.37

Total 7,110.85

Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 09/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	2,004.86
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	500.45
Statement ending balance.....	2,505.31
Register balance as of 09/21/2020.....	2,505.31
Cleared transactions after 09/21/2020.....	0.00
Uncleared transactions after 09/21/2020.....	500.95
Register balance as of 12/29/2020.....	3,006.26

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/15/2020	Transfer			500.00
09/21/2020	Journal	6		0.45
Total				500.45

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 09/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	7,608.42
Checks and payments cleared (47)	-4,541.07
Deposits and other credits cleared (4)	7,110.85
Statement ending balance	10,178.20
Register balance as of 09/21/2020	10,178.20
Cleared transactions after 09/21/2020	0.00
Uncleared transactions after 09/21/2020	-4,822.94
Register balance as of 12/29/2020	5,355.26

Details

Checks and payments cleared (47)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/22/2020	Expense			-87.99
08/23/2020	Expense			-37.42
08/23/2020	Expense			-29.43
08/24/2020	Expense			-88.79
08/24/2020	Expense			-15.49
08/26/2020	Expense			-3.73
08/26/2020	Expense			-3.73
08/26/2020	Expense			-151.00
08/27/2020	Expense			-29.25
08/27/2020	Expense			-23.51
08/27/2020	Expense			-64.50
08/29/2020	Expense			-221.43
09/01/2020	Expense			-59.50
09/01/2020	Expense			-25.43
09/01/2020	Expense			-10.67
09/02/2020	Expense			-25.43
09/03/2020	Expense			-100.00
09/03/2020	Expense			-40.31
09/03/2020	Expense			-25.43
09/03/2020	Expense			-67.99
09/03/2020	Transfer			-500.00
09/04/2020	Expense			-5.34
09/04/2020	Expense			-13.00
09/04/2020	Expense			-9.99

12/29/2020

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/06/2020	Expense			-290.71
09/07/2020	Expense			-200.00
09/07/2020	Expense			-230.00
09/07/2020	Expense			-23.95
09/07/2020	Expense			-25.39
09/07/2020	Expense			-18.82
09/08/2020	Expense			-210.94
09/09/2020	Expense			-149.50
09/10/2020	Expense			-10.67
09/12/2020	Expense			-18.88
09/14/2020	Expense			-0.99
09/14/2020	Expense			-34.11
09/14/2020	Expense			-200.00
09/15/2020	Transfer			-500.00
09/15/2020	Expense			-8.99
09/15/2020	Expense			-122.72
09/15/2020	Expense			-206.51
09/16/2020	Expense			-89.00
09/16/2020	Expense			-321.44
09/18/2020	Expense			-7.62
09/19/2020	Expense			-180.19
09/21/2020	Expense			-40.59
09/21/2020	Expense			-10.69
Total				-4,541.07

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/31/2020	Deposit			3,505.18
09/04/2020	Deposit			100.10
09/15/2020	Deposit			3,505.20
09/21/2020	Deposit			0.37
Total				7,110.85